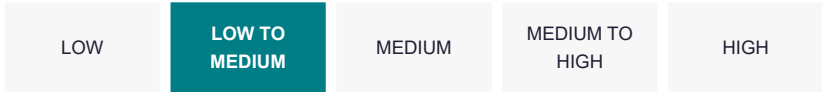




Fund Overview

The objective of the segregated fund is to actively manage allocations between multiple asset classes based on the relative appeal of each based on economic and market conditions and the portfolio manager's outlook for each asset class.

Risk Rating



Product Availability

Equitable GIF (75/75, 75/100, 100/100) and Pivotal Select (75/75, 75/100, 100/100)

Date of Inception:

September 2013

Net Asset Value per Unit:

\$17.49 (02/13/2026)

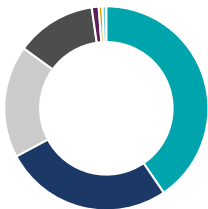
Change: \$0.07 (0.43%) ▲

Estimated Management Expense Ratio (MER)[†]:

2.45%

As of January 31, 2026

Asset Allocation (%)



Asset	%
Canadian Bonds - Funds	40.5
US Equity	26.7
Canadian Equity	17.8
International Equity	12.7
Commodities	1.1
Cash and Equivalents	0.6
Income Trust Units	0.6

Sector Allocation (%)



Sector	%
Fixed Income	51.1
Technology	15.4
Financial Services	13.5
Basic Materials	5.3
Consumer Services	4.3
Consumer Goods	3.7
Healthcare	3.4
Energy	3.3

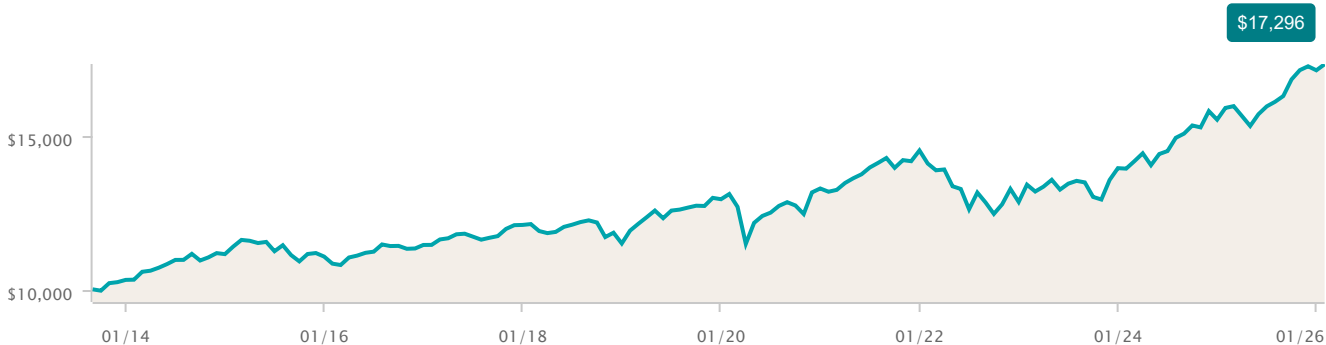
Geographic Allocation (%)



Region	%
North America	85.9
Europe	8.5
Asia	3.9
Latin America	0.3
Africa and Middle East	0.3
Other	1.1

Growth of \$10,000

As of January 31, 2026





Top 10 Holdings (%)

As of January 31, 2026

Name	%
ACTIVE CANADIAN BOND INT SEG	40.45
BMO S&P 500 Index ETF (ZSP)	16.88
BMO MSCI EAFE Hedged to CAD Index ETF (ZDM)	11.51
Invesco QQQ ETF (QQQ)	10.42
BMO S&P/TSX Capped Composite Index ETF (ZCN)	7.41
TD Q Canadian Dividend ETF (TQCD)	5.91
Global X Equal Weight Canadian Bks Ind ETF (HBNK)	3.94
iShares S&P/TSX Global Gold Index ETF (XGD)	1.74
CI Gold Bullion Fund ETF C\$ Hedged Series (VALT)	1.06
Cash and Cash Equivalents	0.67

Calendar Return (%)

As of January 31, 2026

Period	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
Fund	10.33	11.28	8.54	-11.51	9.29	2.70	12.48	-4.97	5.68	3.40
Quartile	2	3	3	3	2	4	2	3	3	3

Compound Return (%)

As of January 31, 2026

Period	1 mth	3 mths	6 mths	1 yr	3 yr	5 yr	10 yr
Fund	1.15	1.12	7.58	8.92	8.90	5.61	4.79
Quartile	2	2	1	1	2	2	3

Fund Information

Description	Equitable GIF				Pivotal Select					
	Guarantee Fee	FEL	CB3	CB5	Guarantee Fee	NL	NL-CB	NL-CB5	DSC	LL
Investment Class (75/75)	-	ELC 6037	ELC 6237	ELC 6437	-	ELC737	ELC3037	ELC5037	ELC637	ELC1237
Estate Class (75/100)	0.30%	ELC 7037	ELC 7237	ELC 7437	0.30%	ELC937	ELC3137	ELC5137	ELC837	ELC1337
Protection Class (100/100)	0.55%	ELC 8037	ELC 8237	ELC 8437	0.55%	ELC1137	ELC3237	ELC5237	ELC1037	ELC1437
Available for new sales					Available for new sales			Not available for new sales		

Fund Category

Global Neutral Balanced

Portfolio Manager

The Equitable Insurance Company of Canada

Investment Style

Equity



Sustainable Investments include investments that intend to apply one or more ESG (Environmental, Social and Governance) principles in their investment strategy.

* indicates simulated returns given that the Equitable Life segregated fund was not available for these periods. Simulated returns reflect the past investment performance of the underlying fund, with estimated adjustments made for applicable Management Expense Ratios (MER) and HST. Simulated returns are not a guarantee of future performance of the underlying fund or the Equitable Life segregated fund.

† Management Expense Ratios (MERs) are based on figures as of January 1st of the current year and are unaudited; the MERs for funds launched in 2025 have been estimated. MERs may vary at any time. The MER is the combination of the management fee, insurance fee, operating expenses, HST, and any other applicable sales tax for the fund and for the underlying fund.

All returns are calculated after taking expenses, management and administration fees into account. ANY AMOUNT THAT IS ALLOCATED TO A SEGREGATED FUND IS INVESTED AT THE RISK OF THE OWNER AND MAY INCREASE OR DECREASE IN VALUE. Segregated fund values change frequently, and past performance does not guarantee future results.

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